



Substitute for form 1449A/PTO

CORRECTED**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/981,645
Filing Date	October 16, 2001
First Named Inventor	Peter Melchior
Art Unit	3692
Examiner Name	Harish T. Dass
Attorney Docket Number	13364/1025

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
1	US 4,799,156		01-17-1989	SHAVIT, et. al.	
2	US 5,359,509		10-25-1994	LITTLE, et. al.	
3	US 5,644,727		07-01-1997	ATKINS	
4	US 5,704,044		12-30-1997	TARTER, et. al.	
5	US 5,717,989		02-10-1998	TOZZOLI, et. al.	
6	US 5,842,178		11-24-1998	GIOVANNOLI, et. al.	
7	US 5,870,711		02-09-1999	HUFFMAN	
8	US 5,875,437		02-23-1999	ATKINS	
9	US 6,035,288		03-07-2000	SOLOMON	
10	US 6,115,690		09-05-2000	WONG	
11	US 6,128,602		10-03-2000	NORTHINGTON	
12	US 6,141,653		10-31-2000	CONKLIN, et. al.	
13	US 6,151,588		11-21-2000	TOZZOLI, et. al.	
14	US 2002-0095373		07-18-2002	MELCHIOR, et. al.	
15	US 2002-0099655		07-25-2002	MELCHIOR, et. al.	
16	US 2002-0107785		08-08-2002	MELCHIOR, et. al.	
17	US 2002-0120555		08-29-2002	LERNER	
18	US 2002-0156656		10-24-2002	HARRELL, et. al.	
19	US 6,739,517		05-25-2004	KRUEGER	
20	US 7,047,219		05-16-2006	MARTIN, et. al.	
21	US 7,069,234		06-27-2006	CORNELIUS, et. al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
22	WO 96/012242		04-25-1996	World Trade Centers Association, Inc.		
23	WO 01/035286		05-17-2001	Banque de France, et. al.		
24	WO 02/033514		04-25-2002	Tradocard, Inc.		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
25	MOHAMAD, Packeer, "Examining cash-flow forecasts," New Straits Times, Kuala Lumpur, December 10, 1995, 5pgs.		
26	LEONARD, Adrian, "Internal services offered at Lloyd's," Journal of Commerce, November 4, 1998, p. 11A.		
27	TERNEF, Barry, A., "Safeguarding shipments when going global," Risk Management. September 1993, Vol. 40, Issue 9, pages 20-26.		
28	WATTERSON, P., "Credit default swaps on asset-based securities," Credit [online], November 22 [retrieved March 28, 2007] from URL <http://www.srz.com/files/article-november02-creditefaultswap.pdf>		

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.